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INTERNATIONAL HEALTH INSURANCE

UNFORTUNATE NECESSITY

We recommend health insurance when traveling overseas.* Over 900,000 Americans require emergency medical assistance away from home. Injuries or illness overseas can be very scary. In lands that time forgot, proper insurance can be a life and death matter. On short Walkabouts, and if you work for a corporation, first check to see if you're covered overseas by your regular health insurance policy. If you are, and traveling to less developed countries, we also recommend purchasing an inexpensive policy that covers emergency evacuation and acts as an intermediary in dealing with foreign health care providers.

If you're a student, recent graduate, or a teacher, and purchase an identity card from Council on International Educational Exchange (CIEE) you are automatically covered by a basic policy, including sickness, accident, and evacuation. The card itself is worth the cost (under \$20) because of the discounts available worldwide at museums, etc. However, the insurance coverage is basic, with only \$3,000 accident related medical reimbursement and \$100/day for 60 days illness protection. Emergency Medical Evacuation coverage is \$25,000. (CIEE, 205 East 42nd Street, New York, NY 10017 or check the phone book for a local Council Travel office. Council Travel also specializes in cut-rate airline fares for students.)

If you're self-employed and insured, also check your policy. Self-employed health coverage tends to offer good coverage due to the international nature of entrepreneurs in the global age.

After much research, the policy we chose was administered by Wallach and Company. It is a serious health policy, with coverage up to US\$500,000 for accidents and sickness. It also includes medical evacuation coverage. There are exclusions, however, including pre-existing conditions. Also, coverage is very limited in your home country. (The policy was not meant to substitute for health coverage at home.) Coverage for a married couple begins at \$128/month, but can vary depending on your age, itinerary, etc. Walkabouts in the third world cost more, for example. Champion Insurance Advantage (800) 643-4675 works with Wallach and Company. They also offer policies for international visitors to the USA, and long-term coverage for individuals from any country traveling outside their home country.

Other international health carriers include TravMed (800-732-5309) which offers \$100,000 coverage at \$3.50 a day, but with a maximum of 70 days per Walkabout. ASA Incorporated (602-968-0440) offers both international health and disability insurance, but only gives individual quotes.

Whether you choose to get insurance or not, all travellers should join IAMAT. (International Association for Medical Assistance to Travellers.) IAMAT is a non-profit organization dedicated to the gathering and dissemination of health information worldwide for the benefit of travellers and to assist them to find qualified medical care overseas. IAMAT offers its members a membership card, a directory of English speaking physicians who have agreed to treat members for a set fee schedule, and frequently updated publications on immunizations, malaria and other tropical diseases, and more. Membership is free to any traveller, but donations are appreciated.

Although not a health insurance plan, Lifeguard Emergency Travel (817-740-1247) offers excellent benefits for the frequent traveler for \$138 annually. (\$225 for a couple, \$259 for family. Lifeguard has also been offering a 20% discount for online orders.) Lifeguard's coverage also includes legal assistance, transportation of escort, return for minor children if you require medical evacuation, vehicle return, and other coverages. International



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SOS Assistance (800-523-8930) offers similar coverage for the less regular traveler, beginning at \$55.00 for an individual traveling two weeks.

Walkabout Travel Gear™ doesn't endorse any of the insurance plans mentioned. (But does recommending joining IAMAT.) We're just trying to help. We recommend shopping around and thoroughly reading both the big and little print of any policy you choose. And be careful while exploring the planet.

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